

## LOYAL INSURANCE SERVICES LTD

### Question Paper

Dated : Tue Feb 03 2015 18:11:39 GMT+0530  
(India Standard Time)

#### PART 1

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- 1.The evidence of the insurance contract between the insured and the insurer(82)
  - a. The Proposal form
  - b. The Policy Document
  - c. The Premium Receipt
  - d. The Endorsement
- 2.A complaint lodged in insurance on Ombudsman. How much time it will take to given the recommendation?(695)
  - a. 15 days
  - b. 30 days
  - c. 20 days
  - d. 10 days
- 3.In the event of the claim based on negligence, defenses are(818)
  - a. Reasonable care
  - b. Remoteness or unforeseeability
  - c. violent non fit injuria
  - d. Contributory negligence
- 4.Morale hazard in Insurance means(544)
  - a. The presence of people with hazardous occupations in the site covered the insurance
  - b. The acts of insured that results in the increase in the probability of loss because of an indifferent attitude towards losses and out of dishonesty
  - c. The acts of insured that result in the increase in the probability if loss from dishonest tendency on the part of the insure
  - d. The increase in the probability of loss that has nothing to do with acts of the insured but purely due to extraneous circumstance
- 5.Risk transfer is(393)
  - a. keeping all your eggs in one basket
  - b. Risk transfer is insurance
  - c. Not to replace loss of assets
  - d. All of the above
- 6.Which of the following is not considered part of risk management process(78)
  - a. Frequency of Risk
  - b. Cost of Insurance
  - c. Financial Severity of risk
  - d. Pain or suffering arising out of risk
- 7.Which of the following sections of the Insurance Act specifies the terms of indisputability of the life insurance policy?(663)
  - a. Sec.38
  - b. Sec.39
  - c. Sec.45
  - d. Sec.41
- 8.Capital of Indian Insurance broker can be(74)
  - a. Only in form of equity or preference shares

# Multiple Choice Questions About Motor Insurance

**JA Banks**



## **Multiple Choice Questions About Motor Insurance:**

## The Enigmatic Realm of **Multiple Choice Questions About Motor Insurance**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Multiple Choice Questions About Motor Insurance** a literary masterpiece penned by a renowned author, readers attempt a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of those who partake in its reading experience.

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